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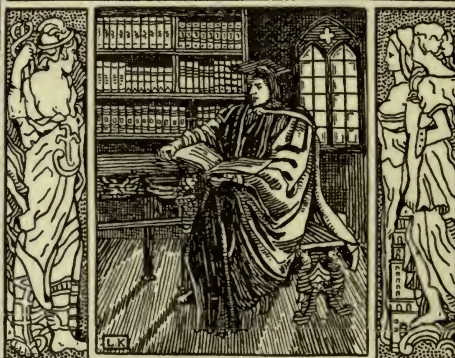
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INSURANCE AGENTS'
ACCOUNTS

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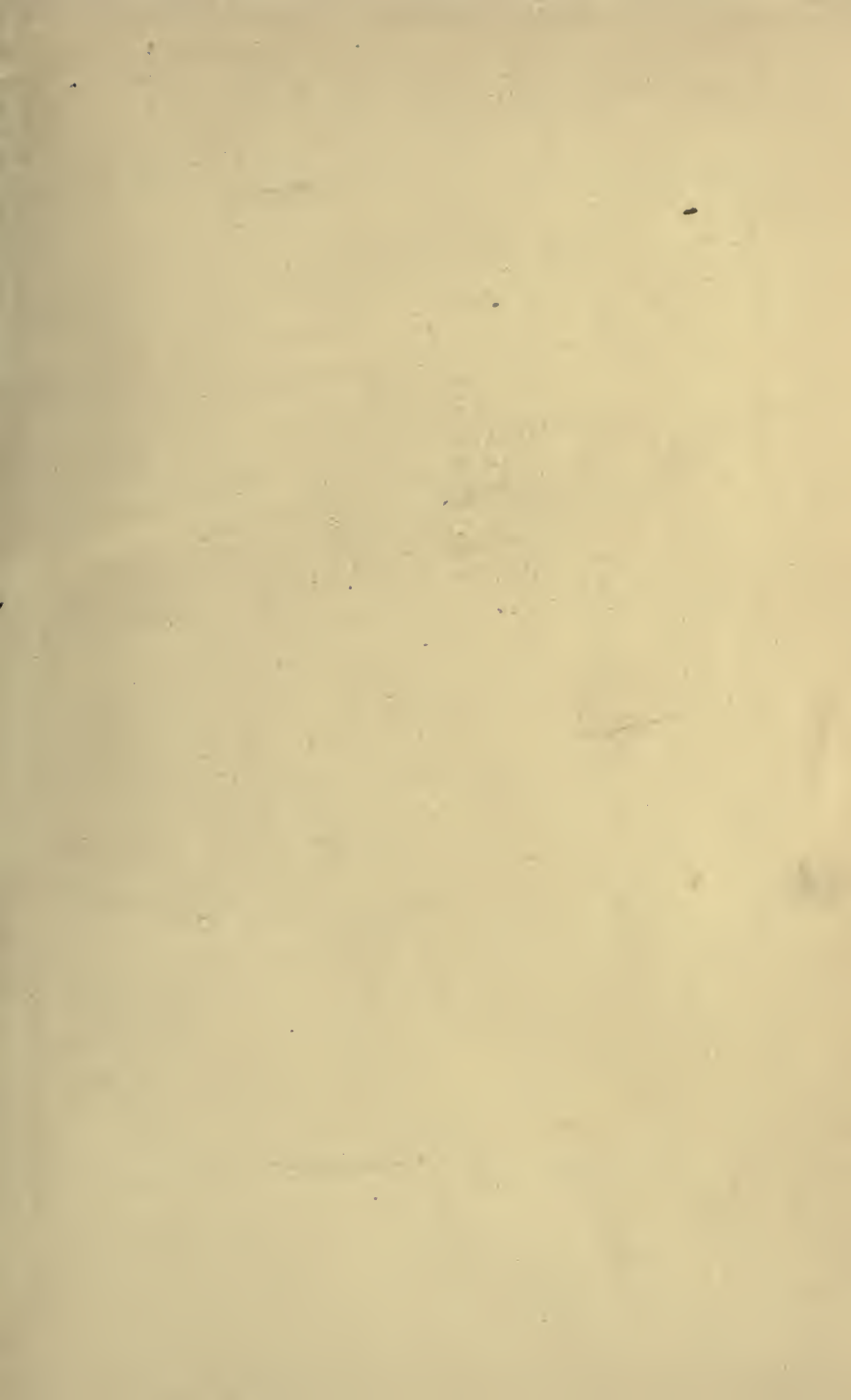
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Lux ex Tenebris.



Claus Spreckels Fund.





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INSURANCE AGENTS' ACCOUNTS

BY

A. H. MACLEAN,
CHARTERED ACCOUNTANT.



LONDON :

GEE & CO. (PUBLISHERS) LTD., 34 MOORGATE STREET, E.C.

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PREFACE.

THE majority of Insurance Agents, it is safe to say, carry on some other business to which that of Insurance Agent is merely ancillary. It is for these that this book is chiefly intended. Where no business other than Insurance Agency is undertaken, or where the principal business is that of an Insurance Agent, the accounts are, of course, kept in a systematic (although usually in a somewhat laborious) manner. In those cases, however, where insurance work forms only a part, and usually a fairly small part of the business, the method of recording generally combines a large amount of labour with very inadequate and insufficient results. It is hoped that the method explained in this book will enable insurance records to be kept so that they may be readily available when required, and yet will not occupy an undue proportion of time and space. It may be mentioned that the system has now been in use for four years in the office with which the author is associated, and that it is entirely successful.

As it is hoped that this book will be of use to many who have not a very thorough knowledge of bookkeeping, it has been thought advisable to include a certain amount of advice and instructions which will appear very unnecessary to many readers, to whom this paragraph must serve as both explanation and apology.

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INSURANCE AGENTS' ACCOUNTS.

PART I.

CHAPTER I.

CORRESPONDENCE, ETC.

It is of the first importance that proper records should be kept not only of actual financial transactions, but also of all other matters in connection with insurances, whether a policy be actually issued or not.

Letter Copying.—

All correspondence in connection with insurance matters should be kept quite apart from other correspondence. Where there are not a great number of policies, one file will be sufficient for all the correspondence. It will be a great saving of time if a system of letter copying be adopted, by which letters and answers can be filed in consecutive order on the same file; this can be done in many ways, but the best two are a Roller Copier, such as the Shannon, or carbon duplicates of all letters. The former of these methods is preferable, and is probably cheaper in the long run, but the initial cost of the copying machine will doubtless make many people prefer the carbon system: If letter books are kept, a separate letter book should be kept for insurance letters. It does not matter greatly what system is adopted, so long as exact copies of all correspondence (with the Insurance Company as well as with the Insured) are kept. Where the business is of such dimensions that one file is found to be insufficient, it will be better to keep one file for corre-

spondence with Insurance Companies and one for correspondence with Clients. Another method is to keep all correspondence both with Client and with Company in connection with each policy or proposal separately, but, if this is done, care must be taken, when writing to a client who has several risks, to write a separate letter about each case—and, of course, the same applies to letters to Insurance Companies.

The chief drawback to this method is that a client often wishes to refer to all his insurances at the same time, and will not write separately about his various risks; in such cases those parts of the letter which are the shortest should be copied on separate slips and filed in their proper places—a reference to the file on which the letter itself is placed being noted on each of the extracts.

It will probably be found well to keep all correspondence with each Insurance Company divided into the various departments into which the company itself divides its business, and subdivided into correspondence on the various individual cases, but entirely separate from letters to and from clients.

Accounts from Insurance Companies.—

The accounts received from Insurance Companies (from which the Insurance Journal, described later, is partly written up) have nearly always to be returned to them when remitting the balance owing, and accordingly these accounts should not be filed away, but should be kept in a drawer or box until it is time for payment to be made.

When an account is received from an Insurance Company, it should be examined, and the receipts attached to it should be compared with the account. If the receipts are very numerous, it will be as well to detach them from the account and keep them separately. If each month's accounts and receipts are kept in separate drawers confusion will be avoided.

CHAPTER II.

THE POLICY REGISTER.

It is most important that an agent should have a sufficient record of all policies which pass through his agency.

Form of Register.—

The best means of attaining this end is to use a Card Ledger, in which all necessary details of each policy can be entered. This Card Ledger is called the Policy Register, and will consist of the usual box with a fastening down the middle to hold the cards in place, and a handle to release them when necessary. Each policy will have a card to itself, on which all necessary particulars can be entered.

Information on Register.—

Examples of such cards for various classes of insurances are shown below :—

EXPLANATORY CARD.

<i>Date of commencement of cover.</i>	<i>Client's Name.</i>		
<i>Policy No.</i>	<i>Insurance Company's Name</i>	<i>Class of Insurance.</i>	
<i>Renewal Date.</i>	<i>Premium.</i>	<i>Rate %.</i>	<i>Amount of Insurance.</i>

Short particulars of risk, &c.

If details are necessary use back of card.



LIFE CARD.—(FRONT.)

*3/3/1903.**Alfred Johnson.**F783,349**Blank Coy.**Life**3 March**£46 18 4**£1,000*

15 years only—with Profits.

Last Premium payable 3/3/1917—£39 2s.

Age admitted.

For Bonuses T. O.

LIFE CARD.—(BACK.)

Bonuses to 31/12/1907.

£58 15 0.

FIRE CARD.—(FRONT.)

3/3/1908.

Brown's Mills, Limited.

5,892,328

Nihil Coy.

Fire

Lady Day. £66 11 6

10/- %

£13,315

(First Premium £70 15/-)

On Building in rear of Main Building, Water Street, Halifax—Partly occupied as Stables.

5% allowed to assured.

In lieu of Policy No. 4,219,820.

FIRE CARD.—(BACK.)

£2,000	
150	
7,165	
4,000	
<u>13,315</u>	

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99	99	99	99
100	100	100	100

the , , ,

EMPLOYERS' LIABILITY CARD.—(FRONT.)

10/3/1909.

Brown's Mills, Limited.

E.L.7,238,110

Nihil Coy.

E.L.

10 March. £99 14/-

Workmen 10-^o/₁₀₀ £19,600Clerks, &c., 2/6^o/₁₀₀ 1,360

To cover all E. L. risks to Workmen anywhere in British Isles.

In lieu of Policy No. 6,831
Blank Coy.

EMPLOYERS' LIABILITY CARD.—(BACK.)

Wages declared—

1909/10

Workmen,

Clerks,

(Rebate £3 8/-)

£18,920

1,360



BOILER CARD.—(FRONT.)

14/3/1908.

Brown's Mills, Limited.

59,928

*Burst Boiler Coy.**Boiler*

14 March.

£12

£8,000

(£1,000 on each Boiler.)

Loss from damage (except by Fire) arising from explosion or collapse of Boilers, (1) to the Boilers, (2) to surrounding property, (3) any personal injury.

In lieu of No. 42,150

BOILER CARD.—(BACK.)

Limit of Load on
value per sq. inch

60 lb.

80 "

60 "

60 "

60 "

80 "

160 "

80 "

Schedule of Boilers—

No.	Maker
1.	Galloway's
2.	Do.
3.	Do.
4.	Do.
5.	Daglish
6.	Galloway's
7.	Babcock
	Loco Crane Wilson

The details which are necessary must depend on individual cases, but, generally speaking, such detail as is shown above will be found sufficient.

The explanatory words on the first example would in practice be omitted altogether, as, after a very little use, the places of the various particulars become well known, and indeed the particulars themselves can hardly be confused even by a person who does not know their significance from their position.

Method of Keeping Register.—

Every insurance effected should, as soon as cover is obtained, be recorded on a card, but this card should not be placed on the Register until the policy is issued, when the card should be completed, compared with the policy, and placed on the Register. As the card will have been made out from the original cover note, a useful check on the accuracy of the policy is thus given. It is obvious that any difference should be traced and cleared up at once.

Subdivision of Register.—

If there are a large number of policies, more than one Register can be used; one Register can be used for A to L, another from M to Z, or the policy cards can be divided according to class of risk—one Register for Life Policies, another for Fire, and so on. It will be seen that either of these methods can be again divided into as many separate Registers as may be advisable.

Arrangement of Register.—

It is better to use different colours of cards for different classes of business; thus Life Policies might be on white cards, Fire Policies on red, and so on.

The cards are arranged on the files either alphabetically (under the clients' names) or numerically (keeping the same

numbers as that which the correspondence in reference to that matter bears). The drawback to the latter method is that, as business does not result in every case, there would be a fairly large proportion of numbers missing from the Policy Register, and as policies were cancelled blanks would appear.

Then, when more than one Register is in use, it would be necessary to adopt some method of numbering, whereby the numbers of the policy cards under the various classes of risks would run consecutively, *i.e.*, Life might start at 1, Fire at 2,001, and so on. With cards arranged alphabetically under the client's name, and the Registers also split alphabetically, reference can easily be made at any time to the whole of any client's insurances, which is not possible if the cards are arranged either according to risks or numerically.

Lapsed and Cancelled Policies.—

As policies lapse without being renewed, or are cancelled and new ones issued in lieu thereof, the policy card should be removed from the Register, and the date and cause of the cancelment noted on the card, which should then be placed on a Cancelled Policies Register, where it can be kept to be referred to when necessary, thus relieving the Policy Register of all dead matter.

The note of cancelment on the policy card should be brief, somewhat as follows :—

“ Cancelled 13/9/09—N/P No. 736281.”

“ Increase in amount of risk.”

“ N/P ” standing for New Policy.

If the policy is renewed, but not with the same Insurance Company, the note would be :—

“ Transferred 25/3/10—N/P Nihil 773839.”

“ Reduction in rate.”

Where the policy has been transferred out of the agency the note would be :—

“ Transferred 24/6/10—office not known.”

“ Doing own insurances.”

or any other note to suit the circumstances of the case.

Cancelled policies are very rarely referred to, and after a few years the cards on the “Cancelled Register” can be destroyed or bundled away with other old papers.

Policies not under own Agency.—

It often happens that when a client hands over all his insurances to the care of one agent, some of the policies have to be allowed to remain as they are, and cannot be included in the agency or transferred to the agent's own offices. In such cases the usual card should be filled up for the Policy Register, with a note in the right hand bottom corner to the effect that the insurance is “Not my/our agency.” This should be done for the sake of reference, even if the client pays the premium direct to another agent.

Advantages of a Card Register.—

Probably the reader will by this time have realised the great advantages of a Card Ledger for use as a Policy Register; indeed, its advantages over a bound book are so obvious that they need not be referred to here; but the Card Register is for this purpose much superior to the Loose-Leaf Ledger also, principally because of the great ease with which cards can be removed and replaced. Then it is frequently desirable, when going to see a client, to carry with one records of his insurances, and a number of cards can be carried about without the risk of tearing or otherwise injuring them, whereas loose leaves from a Ledger, if large, will be creased, and if small may get mixed with other papers and possibly lost or mislaid.

Size of Cards.—

The size of cards which will be found most convenient is about 5in. by 3in., the cards themselves being fairly thin. Almost every stationer keeps Card Ledgers nowadays, and there are many excellent makes on the market, the various merits of which it is not the province of the writer to discuss. The prices of the Ledgers vary greatly, but anyone who does not wish to spend money can make a very efficient Card Ledger with a few packets of postcards and a cardboard box of the right size.

CHAPTER III.

THE INSURANCE DIARY.

Method of Writing up.—

THE use of the Insurance Diary can be deduced from its name; it should be written up a little before the commencement of the new year from the Policy Register. A note of each policy should be entered on its due date, and a similar note should be made a week prior to that date, so that sufficient notice may be given to the assured. In the case of life policies a note should also be made in the Diary about three weeks after the due date, so that clients who take full advantage of the thirty days of grace are not allowed to forget altogether to pay their renewal premiums.

In order to distinguish clearly between the various entries in the Diary in respect of each policy, the entry of the policy on its due date should be written in *black* ink, the entry made one week before the due date should be in *red* ink, and the entry after the date in *green* ink. Fire renewals on quarter days would probably have to be noted on a separate sheet, which could be pasted into the Diary if necessary.

The Diary is a highly important book, and should not be used for anything but matters in connection with insurances. Wherever there is a probability of the terms, conditions, or extent of an insurance varying from year to year, ample notice of the date of expiry should be given to the client. When notice has been sent to the client, the first entry in red should

be lightly crossed through, and when payment has been received the other entry or entries could also be crossed out.

It is obvious that the Diary should be referred to daily, and that it should also be used for noting calls to be made, letters to be written, and any other matters in connection with insurances.

Form of Diary.—

The best form of Diary is one showing a week at an opening, and a Diary that can be hung up is more useful than the book form.



PART II.

INTRODUCTORY.

So far we have dealt with the ordinary records, which should be kept apart from any system of accounts, and which *can* be kept, whatever system of accounts may be in use.

The system of accounting shown here, and explained in detail in this and the succeeding pages, is specially designed so as to provide for the smallest insurance agency business; but the methods can readily be expanded and adapted for use in larger businesses.

The books, &c., which it is necessary for the agent to possess are as follows :—

- | | |
|-------------------------------------|--|
| A Correspondence File. | } The use of which
has already been
explained. |
| A Policy Register (a Card Ledger). | |
| A Diary. | |
| An Insurance Journal (or Day Book). | |
| An Insurance Ledger. | |

Of course, if the agent carries on no other business but that of insurance agent, a Cash Book and a file for Receipts will also be necessary; but it is here assumed that the insurance agency is conducted in addition to other businesses.

CHAPTER IV.

THE INSURANCE JOURNAL.

Form of Journal.—

THIS book (see form on p. 16) is the daily record of all insurances effected. In it are entered all premiums to be collected and paid over, and also all commissions earned.

Method of Writing up.—

This book is written up :—

(1) In the case of *new business* from the cover note, if it gives particulars of the premium payable ; if it does not, then from the policy itself, or from the charge note which some Insurance Companies send to the agent along with the policy. In other words, the entry should be made from the first intimation in writing from the company of the amount chargeable.

(2) In the case of *renewals* from the Renewal List, as soon as it is received from the insurance office.

(3) In the case of *rebates, additions, cancellments*, and the like, if the amount is known, from the first intimation that the policy is not to be renewed, or is to be cancelled ; if the amount is not known, from the first advice from the Insurance Company stating the amount of the rebate or other charge.

Information in Journal.—

In the first column of this book, headed " Class of Risk," is entered an abbreviation indicating the particular nature of

INSURANCE JOURNAL.

.....19....

Class of Risk	Date	Client		Premiums		Insurance Company			Commission, &c.			Remarks
		Name	Policy No.	New and Renewal	Cancelled, &c.	Policy No.	Name	Rate	New and Renewal	Cancelled, &c.		
(1)	(2)	(3)	(4)	£ s d (5)	£ s d (6)	(7)	(8)	(9)	(10)	£ s d (11)	£ s d (12)	(13).

the insurance effected by each policy. The following letters are generally used for this purpose :—

L. = Life.

F. = Fire.

E.L. = Employers' Liability (sometimes W.C.A., standing for Workmen's Compensation Act, is used).

B. = Burglary and also Boilers; it may be better to use Bg. for Burglary, but there is not much risk of confusing these two classes, as Boiler Insurance Companies do not transact burglary business.

P.G. = Plate Glass.

F.G. = Fidelity Guarantee.

T.P. = Third party (more rarely P.L., for Public Liability, is used).

P. = Profits.

M. = Marine.

C. = Combined Fire and Burglary (or F.B.).

P.A. = Personal Accident and Sickness—these are usually combined.

D.S. = Domestic Servants.

E. = Endowment.

In the case of special insurances, such as insurance against loss of goods in transit, insurance against damage by flood, it is better to write in a single word, such as "Transit," "Flood," so that there may be no danger of mistaking the nature of the indemnity:

In some cases Insurance Offices prefix a letter to their policy numbers, which letter may, or may not be, the initial of the class of risk; it is better not to use these letters in Column 1, but to mark them in Column 8, as part of the policy number.

Column No. 2 is for the date, which should be, in the case of new business, the date on which cover is granted, and in the case of renewals the date on which the renewal premium falls due, not the date on which the days of grace expire ; only the day need be entered, as the month is shown at the top of the page.

In Column No. 3 the client's name only need be entered, except in cases where more than one account is kept in the same name, when some distinguishing mark, usually a part of the address, should be added.

Column No. 4 is for the folio of the Ledger on which the *client's* name appears.

Column No. 5 is for Premiums to be collected and paid over to the Insurance Company.

Column No. 6 is for writing back cancelled Premiums, for rebates on policies, and all allowances made by Insurance Companies to the assured.

Column No. 7 is for the Ledger folio of the Insurance Company.

Column No. 8 is for the number given to the policy by the Insurance Company. Generally speaking, it is better for the agent not to give all his policies a fresh number of his own, but to use the actual policy number as it stands.

Column No. 9 is for the name of the Insurance Company. This need not be written in full ; Insurance Offices are nearly always known by one or two words of their names. Care must be taken to avoid confusion in the case of companies having similar names, such as " Royal Exchange " and " Royal."

Columns Nos. 10, 11, and 12 all refer to the Agent's Commission.

Column 10 is for the rate per centum.

Column 11 is for commission on the amounts appearing in Column 5, *i.e.*, commission on premiums to be collected, to be deducted from same before paying over to the Insurance Company. This column is also used for postages, &c., charged to the Insurance Company.

Column 12 is for commission on the items in Column 6, *i.e.*, commission which has been debited to the Insurance Company, and has now to be written back for some reason, usually cancellation of policy or rebate.

Column No. 13 may be used for noting the amount of cover, and also for any other notes or particulars that are necessary or desirable.

Summarising.—

At the end of each month, Columns 5, 6, 11 and 12 should all be added, the totals of Columns 6 and 12 being deducted from the totals of Columns 5 and 11 respectively. The resulting figures will show: in Column 5 the net amount of business done for the month, and in Column 11 the net amount of commission earned during the month.

If desired, the columns may be analysed so as to show the amounts applicable to the different classes of business—Life, Fire, Employers' Liability, &c.

The total of the Premiums Column may be posted to a Summary Account, to show the totals for the year, but this summary will not form any part of the system of accounts, and must *not* be taken into account when balancing.

The total of Column 11, *i.e.*, the net commission earned and postages recovered, will then be posted to the credit of Commission Account and to the debit of Insurance Ledger

Account in the General Ledger. Strictly speaking, the total of the column should be analysed into Commissions and Postages, and the results should be credited to these accounts in the General Ledger, the total being debited to Insurance Ledger Account.

Premiums.—

As soon as the amount of a premium is known, it should be entered in this book, whence it will be debited to the Customer's Account and credited to the Insurance Company's account in the Insurance Ledger. At the same time the commission on each premium is calculated, and the amount of same posted to the debit of the Insurance Company. Thus, each of the amounts entered in Columns 5 and 6, headed "Premiums," is posted twice in the Insurance Ledger (thus completing the double entry at once), while the amounts entered in the "Commission" Columns (11 and 12) are posted only once in the Insurance Ledger; the completion of the double entry being effected by the total of the "Commission" Column being posted each month to a General Ledger Account in the Insurance Ledger.

It is better to write in all renewal premiums before it is known whether the policies are to be renewed, and then to write same back as cancelments, should they be cancelled or altered; in this way a complete record of all changes will appear in each client's account.

Cancelments —

These are entered in the Day Book as soon as known, just in the same way as Premiums, but the amount of the cancelled premium is entered in Column 6, and the amount of commission on same appears in Column 12—of course, the commission written back must be the same as the commission originally

entered in respect of the premium. The entry should be made in red ink.

Extra Premiums,

such as excesses payable in respect of Employers' Liability policies, are entered in exactly the same way as "Premiums," with a note in the Remarks Column stating what they are.

Rebates,

such as returns on Employers' Liability premiums, and rebates in respect of policies cancelled, should be entered in the same way as Cancellments.

Commission Allowed to Clients.—

Sometimes a client is allowed to share the commission with the agent, and in such cases the amount allowed to the client should be entered (in red ink) in Column 12 (Commission Cancelled), and posted from there to the credit of the client's account in the Insurance Ledger.

Postages Recovered from the Insurance Company.—

These and any other items recoverable may be entered in the Commission Column (No. 11), whence they are posted to the debit of the Insurance Company.

If the transactions to be recorded in the book are few in number, there is no need to go to the expense of having a book specially made; a plain book can easily be ruled as required.

CHAPTER V.

THE INSURANCE LEDGER.

Form of Ledger.—

THE best form for this book is that with the *Dr.* and *Cr.* Columns side by side on the right of each leaf, so that the order of the columns in the book would be—Date Column, Particulars Column, Folio Column, *Dr.*, *Cr.* The reason for this is that in the case of the account of the Insurance Company there is a debit for commission as well as a credit for the premium in respect of each premium booked. It will be found handier to have these items side by side, while there are other advantages, such as only writing the date and Journal folio once. In the case of the insured's account, it does not much matter whether this ruling or the ordinary form of Ledger is used—if all the accounts are kept in one Ledger it is preferable to have it all ruled in one way. An ordinary Ledger with double Cash Columns can be used by filling the left-hand page first and carrying forward to the right-hand page.

Accounts in Ledger.—

A separate account should, of course, be opened for each Insurance Company, and for each Insurer. In some cases it will be desirable to have several accounts for one Insurance Company, divided according to the departmental grouping adopted by the company. If, however, the volume of business is small, one account will be quite sufficient. If separate cheques are sent to settle accounts rendered by different departments, the items covered by each payment can be identified in the Ledger by means of a red ink letter marked against the cash and the

same letter against each of the items settled. It sometimes happens that an agent has part of his business direct with the head office of the Insurance Company, and part through one or more branches. In such a case it is desirable to open separate accounts in the Ledger; but if the bulk of the cases are through, say, the head office, and only one or two a year through the branches, it may not be necessary to open a special account or accounts for the latter. Any branch items should, however, be specially marked both in the Journal and in the Ledger. Only in very rare instances will it be necessary to open more than one account for a client, but cases may occur where this is desirable, *e.g.*, where a client carries on two distinct businesses, and renewal notices, &c., have to be sent to different addresses. In such a case great care must be taken to see that items are posted to the right account, particularly if both accounts have to be kept under the same name. Probably the best way is always to enter the address (or a part of the address) along with the name in the Journal.

Opening of Accounts.—

The Ledger Account of each Insurance Company should have first the full name of the company, care being taken to write this correctly; it is better to copy the name from some printed document, as so many companies have long and elaborate titles, some of the words of which may easily be transposed. The address of the company should follow. Then should come the terms of all commissions allowed, showing the rates on the various classes of business, noting also if new and renewal business get different rates. Life Insurance Companies often give a choice of commission, that is to say, the agent can either get a high rate of commission on the first premium, with sometimes a percentage on the sum assured, and a lower rate of commission in succeeding years, or he can take commission at the same rate throughout the whole currency of the policy.

If it be found desirable not to overburden the Ledger with details of this kind, on account of the necessity of carrying forward accounts from time to time, the following system may be adopted with great advantage :—Use one of the cards of the Insurance Register for each company, mark on same all the particulars noted above, and mark also telephone number, telegraphic address, the names of the heads of the various departments (this information is very useful, as much delay is obviated in communicating with a large office if the proper official can be asked for by name), and any other particulars that may from time to time seem desirable. These cards can be kept in alphabetical order in the front or back of the Register, or, if numerous, they can be kept separately.

Indexing of Accounts.—

In connection with the indexing of the Ledger Accounts, it may be as well to mention that in a Ledger in which both Insurance Companies' and Clients' Accounts appear, it is preferable to keep them distinct in the index ; thus the left-hand pages of the index can be kept for the companies and the right-hand pages will, of course, be for the clients. If the index be what is known as a two-letter index, it will be necessary to use the upper half of the page for the first letter and the lower half for the second. It is highly important to index accounts immediately they are opened in the Ledger, before any entries are made therein, as the greatest confusion may arise through two accounts having been inadvertently opened for the same company or person.

Having now opened the account in the Ledger, and having entered the name in the index of the Ledger, we can proceed to enter the items.

Method of Posting.—

Taking first the postings to the Insurance Company's Account there would be entered in the case of an insurance :—

The date, "To Commission and By (the initials of the assured)"—the policy number—the Journal folio—the amount of the commission (from Column 11 in the Journal) in the *Dr.* Column—the amount of the premium (from Column 5 in the Journal) in the *Cr.* Column;

and the Ledger folio would be entered in Column 7 of the Journal. The same items would be posted to the client's account thus:—

The date—"To (initials of Insurance Company)"—words sufficient to identify the policy—the Journal folio—the amount of the premium (from Column 5 in the Journal) in the *Dr.* Column;

and the Ledger folio of the Client's Account would be entered in Column 4 of the Journal.

Cancelments would, of course, be posted in the reverse order, *i.e.*, in the case of the Insurance Company:—

Date—"To (initials of assured), and By Commission"—Policy No.—Journal folio—amount of premium (from Column 6 in the Journal) in the *Dr.* Column—the amount of commission (from Column 12 in the Journal) in the *Cr.* Column;

the Ledger folio of the Insurance Company's account being entered as usual in Column 7 of the Journal. The posting to the Client's Account is similarly reversed.

Where the client is allowed a part of the commission, the items would be posted to his account as follows:—

Date—"To (initials of company) and By Commission allowed"—(words to identify the policy)—I.J. folio—the amount of the premium, as usual, in the *Dr.* Column—the amount of the allowance (from Column 12) in the *Cr.* column.

In the case of postages recovered from the Insurance Companies the entry in the Insurance Ledger would be :—

Date—" To Postages "—I. J. folio—the amount being posted (from Column 11 of the Journal) to the *Dr.* Column.

Rebates would be posted in the same way as Cancelments, with, of course, appropriate wording.

Cash received from clients and cash paid to Insurance Companies is posted into the Insurance Ledger from the Cash Book in the ordinary way (see the examples at the end of the book).

Adjustment Account.—

At the end of the Ledger an account should be kept called " General Ledger " ; this account renders the Insurance Ledger self-balancing, and should agree with the account in the General Ledger called " Insurance Ledger," except that the balances will be on opposite sides.

At the close of each month there is posted to this account the totals of Columns 11 and 12 in the Journal, either separately (the total of Column 11 being credited and that of Column 12 being debited), or the net result—corresponding to the net Commission Earned and Postages, &c., recovered—is posted to the credit of the account. The totals of the Insurance Ledger Columns in the Cash Book are also posted to this account—payments on the *Cr.* side, receipts on the *Dr.* side ; and any other items, such as small payments made through the Petty Cash Book, are treated similarly, the resulting balance on the General Ledger Account corresponding to the net result of a list of individual balances taken off the Ledger, the former being, of course, a *Dr.* balance when the latter is a *Cr.* balance.

Balancing the Ledger.—

In order to balance the Ledger at the end of each month, after all the items in the Journal and in the Cash Book are

posted into the various individual accounts in the Insurance Ledger, the totals of the Journal and Cash Book should be posted to the General Ledger Account, and a list of all the balances in the Ledger should be made up; the balances on the Companies' Accounts will consist of the total premiums booked, less the commissions on same, and will usually be on the *Cr.* side; the balance on the Clients' Accounts will be the premiums debited to them, and will usually be on the *Dr.* side. An example of this list is shown in the forms at the end of the book.

Squaring off Accounts.—

Accounts both of Insurance Companies and of Clients should be squared off as often as possible. In the case of Insurance Companies it will be found useful to leave a couple of lines between each month's entries, as the account for, say, March, will not usually be paid until May, and if the April entries have been posted it will not be possible to square the account off clearly.

Accounts from Insurance Companies.—

Insurance Companies usually send in accounts which have to be completed by the agent, signed by him, and returned to the company, along with a remittance for the balance on the account and all unused receipts. These accounts form the basis of the entries in the Journal for renewals, and, before paying the Insurance Company, the accounts should be agreed with the Company's Account in the Insurance Ledger, and any pence difference that may have crept in in the calculation of commission should then be rectified by an entry in the Insurance Journal.

Commission Over-calculated.—

When it is desired to write back a few pence of commission over-calculated, an entry should be made in the Journal (Column 12), an example of which will be found on page 32.

CHAPTER VI.

THE CASH BOOK.

Form of Cash Book.—

SPECIAL columns should be kept on both sides of the Cash Book, headed "Insurance Ledger," the individual items being posted in the ordinary way to the *Dr.* or *Cr.* of individual accounts in the Insurance Ledger.

Analysis of Cash Book.—

If special columns are not available in the Cash Book, an abstract should be made at the end of each month, showing how much of the total receipts are in respect of the Insurance Ledger and have been posted in that book. The same applies to the payment side of the Cash Book.

As both Companies' and Clients' Accounts are kept in one Ledger, it does not matter whether a payment or receipt is in respect of a Company or a Client; all come alike under the heading of "Insurance Ledger."

Then the total amount of the receipts for the month posted into the Insurance Ledger should be credited to Insurance Ledger Account in the General Ledger, and debited to General Ledger Account in the Insurance Ledger; the total amount of the payments being treated in a similar manner and debited to Insurance Ledger Account in the General Ledger and credited to General Ledger Account in the Insurance Ledger.

Posting from Cash Book.—

The method of posting can easily be followed by inspection of the examples in this book.

CHAPTER VII.

THE GENERAL LEDGER.

Insurance Ledger Account.—

THE account in the General Ledger, called "Insurance Ledger" corresponds to the "General Ledger" Account in the Insurance Ledger, and the balance on this account represents the net result of the balances on the Insurance Ledger.

The balance will usually be a liability, and will consist of the net amounts owing to various Insurance Companies, less any amounts owing by Clients.

The balance on the "General Ledger" Account in the Insurance Ledger should be agreed with this balance monthly.

Commission Account.—

The other accounts in the General Ledger which are affected by the Insurance Books are Commission Account and Postages Account. Commission Account is credited every month with the total commission earned, less any commission written back, *i.e.*, with the total of Column 11 of the Journal (less any postages), less the total of Column 12. Of course, if preferred, the total of Column 12 may be posted separately to the *Dr.* side of the account.

The balance on the Commission Account represents the commission earned, and it should be dealt with in the ordinary way as an "Income" or "Profit" Account.

Postages Account.—

Postages Account is credited every month with the amount of postages included in Column 11, and these amounts go to reduce the expenditure appearing under this heading in the General Ledger.

CHAPTER VIII.

SUBDIVISION OF INSURANCE LEDGER.

It will be seen that the accounting part of the system consists of two books—the Insurance Journal and the Insurance Ledger (which balances apart from the rest of the books of the business). These two books can in large businesses be split up into any number of separate books that may be desirable. Thus separate Journals can be kept for different kinds of insurance. The Ledger can in a similar way be divided into two Ledgers, one for Insurance Companies and one for Clients; but if this be done a certain amount more work is necessary to balance the two Ledgers separately—the totals of the Premiums Column in the Journal will have to be posted to Premium Accounts in both the Ledgers, *i.e.*, the total of Column 5 would be posted in the Companies' Ledger to the *Dr.* of Premiums Account and in the Clients' Ledger to the *Cr.* of that account. The total of Column 6 would also be posted in both Ledgers—of course, on the opposite sides of the accounts. The total of Column 11 would be posted in the Companies' Ledger only to the *Cr.* of the General Ledger, and Column 12 would be posted on the other side. If these columns contained any items which had been posted to Clients' Accounts, they would have to be analysed, and the amount applicable to each Ledger would be posted to the General Ledger Account in that Ledger. The totals of the Insurance Ledger Columns in the Cash Book would also have to be analysed into Insurance Companies' Ledger and Insurance Clients' Ledger, and posted to the General Ledger Accounts in the two Ledgers. Two accounts would have to be kept in the General Ledger corresponding to the Adjustment Accounts in the Insurance Ledgers. Of course, the Ledgers can be balanced as a whole without keeping two adjustment accounts.

The Ledger can also be divided alphabetically in the ordinary way, *i.e.*, A to L, M to Z, &c.

CHAPTER IX.

CLAIMS.

As a rule, claims are settled directly between the assured and the company without the intervention of the agent, and it is impracticable to keep any adequate record of claims. In case a claim is settled through the agent, an entry may be passed through the Insurance Journal, the amount being entered in the Premiums Cancelled Column, and debited to the Insurance Company and credited to the Client. The cheques would then be passed through the Cash Book in the ordinary way, and posted to the accounts in the Insurance Ledger.

INSURANCE LEDGER (INSURANCE COMPANIES ACCOUNTS).

THE NIHIL ASSURANCE COMPANY, LIM.

18.

700 THREADNEEDLE STREET, E.C.

Commission Rates: Life—Various, see Agency Appointment.

Fire and all others—15%.

1910 Feb. 3	To Commission and By R. Jones	F. 7,312,960 I.J.	11	£	s	d	£	s	d
10	" " " F. Smith & Co.	E.L. 32,218 " "	"	0	7	11	2	12	6
Mar. 7	By Commission overcalculated	" .. " "	12	0	3	7	1	3	6
	To Postages	" .. " "	"	0	0	5	0	0	1
	" Cheque	" .. " C.B.	94	3	4	2			
				£3	16	1	£3	16	1
Mar. 10	To Commission and By Brown's Mills	E.L. 7,238,110 I.J.	12	14	19	2	99	14	0
12	" " " A. Johnson	S. & A. 27,120 " "	"	0	15	9	5	5	0
15	" " " A. James	L. 182,911 " "	"	0	3	11	3	18	2
25	" " " R. G. Jamieson	F. 5,892,301 " "	"	0	2	3	0	15	0
	" " " K. A. Jones	F. ————16 " "	"	0	15	5	5	2	0
	" " " Brown's Mills	F. ————28 " "	"	9	19	8	66	11	6
	" " " J. Allan	F. 4,312,601 " "	"	0	15	0	5	0	0
	" " " Do.	F. ————2 " "	"	0	2	3	0	15	0
26	Brown's Mills and By Commission	(Rebate on E.L. 7,238,110)	"	3	8	0	0	10	2
27	Brown's Mills and By Commission	(to cancel F. 5,892,328)	"	66	11	6	9	19	8
	Balance Cr. £99 18	4		97	12	11	197	11	3

JONES & COMPANY.

26.

991 LEADENHALL STREET, E.C. (and at Lloyds.)

Commission Rates: Marine and all except Fire.—10% after deducting 5%.

Fire—10%.

[illegible]

THE BLANK INSURANCE COMPANY.

33.

902 KING WILLIAM STREET, E.C.

Commission Rates : Life—Various, see Agency Appointment.

Fire and all others—15%.

1910 Mar. 3	To Commission and By A. Johnson—F. 783,349 Balance Cr. £44 11 6	I.J. 12	£ 2 6 10	£ 46 13 4
----------------	--	---------	----------	-----------

THE BURST BOILER INSURANCE COMPANY, LIM. 42.

896 LOMBARD STREET, E.C.

Commission Rates: Inspection of Engines—7½% new, 5% renewals.

Boilers and all others—15% new, 10% renewals.

1910									£	s	d	£	s	d
Mar. 14	To Commission and By Brown's Mills	59,928	I.J.	12					1	4	0	12	0	0
31	" Postages								0	0	2			
	" Cheque		C.B.	96					10	15	10			
									£12 0 0			£12 0 0		

INSURANCE LEDGER (CLIENTS' ACCOUNTS.)

BROWN'S MILLS, LIM., HALIFAX.

75.

1910									£	s	d	£	s	d
Mar. 1	To Jones & Co.—Wages in transit	.. .. .	I.J.	12					4	4	4			
3	By Cheque		C.B.	94					..			4	4	4
10	To Nihil—E.L.	.. .. .	I.J.	12					99	14	0			
14	" Burst Boiler—B.	.. .. .	"						12	0	0			
16	By Cheque		C.B.	95								12	0	0
25	To Nihil and By Allowance—F. Stables, &c...	.. .. .	I.J.	12					66	11	6		3	6
26	By Do.—Rebate on E.L.	.. .. .	"						..				3	8
27	To Allowance and By Nihil—Policy cancelled	.. .. .	"						3	6	7		66	11
28	By Cheque		C.B.	96					..				96	6
									£181 12 1			£181 12 1		

ALFRED JOHNSON, 21 SINCLAIR STREET, BURY.

81.

1910									£	s	d	£	s	d
Mar. 3	To Blank—Life	.. .. .	I.J.	12					46	18	4			
12	" Nihil—S. & A.	.. .. .	"						5	5	0			
17	By Cheque		C.B.	95					..			52	3	4
									£52 3 4			£52 3 4		

ARTHUR JAMES, OFFICE.

85.

1910									£	s	d	£	s	d
Mar. 15	To Nihil and By Commission—Life	.. .. .	I.J.	12					3	18	2		0	3
31	By Cheque		C.B.	97					..				3	14
									£3 18 2			£3 18 2		

INSURANCE AGENTS' ACCOUNTS.

35

R. G. JAMIESON, 82 HURST STREET, E.C.

87.

1910 Mar. 25	To Nihil—Fire, own house I.J.	12	£ s d 0 15 0	£ s d
-----------------	---------------------------------------	----	-----------------	-------

K. A. JONES, 1,022 HIGH STREET, LEYTON.

89.

1910 Mar. 25	To Nihil—Fire, Shop I.J.	12	£ s d 5 2 9	£ s d
-----------------	----------------------------------	----	----------------	-------

J. ALLAN, 17 CAMBRIDGE STREET, S.W.

92.

1910 Mar. 25	To Nihil—Fire, Cambridge Street I.J.	12	£ s d 5 0 0	£ s d
	" Do.—Fire, Rothesay "	"	0 15 0	

INSURANCE LEDGER (ADJUSTMENT ACCOUNT).

GENERAL LEDGER ACCOUNT.

190.

1910 Mar. 1	To Balance brought forward	✓	£ s d 3 4 6	£ s d
31	" and By Commissions, &c. I.J.	12	14 0 5	34 19 5
	" " " Cash C.B.	97	168 7 11	14 0 0
	By Balance carried forward	✓	..	136 13 5
			£185 12 10	£185 12 10
April 1	To Balance brought forward	✓	136 13 5	

INSURANCE LEDGER, LIST OF BALANCES AT 31ST MARCH 1910.

18	<i>Insurance Companies—</i>		£ s d	£ s d
26	Nihil Assurance Co., Lim. .. .. .		..	99 18 4
33	Jones & Co. .. .. .		..	3 16 4
	Blank Insurance Co. .. .. .		..	44 11 6
87	<i>Clients—</i>			
89	R. G. Jamieson.. .. .		0 15 0	
92	K. A. Jones		5 2 9	
	J. Allan		5 15 0	
190	General Ledger		£11 12 9 136 13 5	£148 6 2
			£148 6 2	£148 6 2

GENERAL LEDGER.

INSURANCE LEDGER ACCOUNT.

152.

1910			1910		
Mar. 31	To Commissions, &c. I.J.	12	Mar. 1	By Balance brought down	✓
"	Cash C.B.	97	31	" Commissions .. I.J.	12
"	Balance carried down	✓		" Cash C.B.	97
		£			£
		185 12 10			185 12 10
			April 1	By Balance brought down	✓
					136 13 5

COMMISSION ACCOUNT.

181.

1910			1910		
Mar. 31	To Insurance Ledger I.J.	12	Mar. 31	By Insurance Ledger I.J.	12
		14 0 5			34 19 5

POSTAGES ACCOUNT.

193.

1910			1910		
Mar. 31			Mar. 31	By Insurance Ledger I.J.	12
					0 0 7

Note.—Of course, this Account would contain numerous other items, but only the Insurance item is shown here.

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(Note.—The figures in brackets are references to entries in the specimen transactions.)

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